

1 LEWIS BRISBOIS BISGAARD & SMITH LLP  
STEPHEN H. TURNER, SB# 89627

2 E-Mail: [Stephen.Turner@lewisbrisbois.com](mailto:Stephen.Turner@lewisbrisbois.com)

LARISSA G. NEFULDA, SB# 201903

3 E-Mail: [Larissa.Nefulda@lewisbrisbois.com](mailto:Larissa.Nefulda@lewisbrisbois.com)

633 West 5<sup>th</sup> Street, Ste. 4000

4 Los Angeles, CA 90071

Telephone: 213.250.1800

5 Facsimile: 213.250.7900

6 Attorneys for Defendants

GOLDSMITH & HULL, APC and

7 WILLIAM I. GOLDSMITH

8 UNITED STATES DISTRICT COURT

9 CENTRAL DISTRICT OF CALIFORNIA

10 POVILAS KARCAUSKAS, on behalf  
11 of himself and all others similarly  
12 situated,

13 Plaintiff,

14 vs.

15 REGRESO FINANCIAL SERVICES  
16 LLC; GOLDSMITH & HULL, APC;  
WILLIAM I. GOLDSMITH; and  
DOES 1 to 10;

17 Defendants.

CASE NO. 2:15-cv-09225-FMO-RAOx

**STIPULATION TO ALLOW  
DEFENDANTS TO FILE A FIRST  
AMENDED ANSWER TO  
PLAINTIFF'S COMPLAINT**

Trial Date: March 21, 2017

[Hon. Fernando M. Olguin]

18  
19  
20 IT IS HEREBY STIPULATED between Plaintiff POVILAS KARCAUSKAS  
21 ("Plaintiff") and Defendants REGRESO FINANCIAL SERVICES LLC,  
22 GOLDSMITH & HULL, APC and WILLIAM I. GOLDSMITH (collectively  
23 "Defendants"), as follows:

24 WHEREAS, on February 9, 2016, Defendants filed an Answer to Plaintiff's  
25 Complaint. The Answer included a single affirmative defense: the bona fide error  
26 defense.

27 WHEREAS, after the Answer was filed, the parties met and conferred  
28 regarding Plaintiff's claim that Defendants' bona fide error defense should be

4837-3220-6382.1

1 stricken or amended to properly state such defense. Defendants have agreed to file  
2 an amended Answer.

3 WHEREAS, pursuant to Fed. R. Civ. P. 12(f), the last date for Plaintiff to file  
4 a Motion to Strike Defendants' affirmative defense was March 1, 2016.

5 WHEREAS, on March 1, 2016, the Parties filed a Stipulation to Extend  
6 Deadline to File Motion to Strike Defendants' original Answer from March 1, 2016  
7 to March 14, 2016.

8 WHEREAS, on March 2, 2016, the Court approved the Stipulation and  
9 extended the deadline for Plaintiff to file a Motion to Strike from March 1, 2016 to  
10 March 14, 2016.

11 WHEREAS, on March 9, 2016, Defendants sent their proposed First  
12 Amended Answer to Plaintiff.

13 WHEREAS, on March 10, 2016, Plaintiff advised Defendants that he  
14 stipulates to the filing of the proposed First Amended Answers.

15 WHEREAS, the Court's March 11, 2016 Amended Scheduling And Case  
16 Management Order provides that any stipulation or motion to amend as to any  
17 claims, defenses and/or parties shall be lodged/filed no later than May 6, 2016;

18 WHEREAS, a copy of Defendants Goldsmith & Hull, APC and William I.  
19 Goldsmith's proposed First Amended Answer to Plaintiff's Complaint is attached  
20 hereto as Exhibit 1 and Defendant Regreso Financial Services LLC's proposed First  
21 Amended Answer to Plaintiff's Complaint is attached hereto as Exhibit 2;

22 WHEREAS, Plaintiff reserves his right to file and intends to file a motion to  
23 strike the bona fide error defense within 21 days of the date Defendants file their  
24 First Amended Answer.

25 ///

26 ///

27 ///

28

1 NOW, THEREFORE, IT IS HEREBY STIPULATED BY AND BETWEEN  
2 THE PARTIES that Defendants should be permitted leave to file their First  
3 Amended Answer to Plaintiff's Complaint.

4  
5 DATED: March \_\_, 2016

LEWIS BRISBOIS BISGAARD & SMITH LLP

6  
7 By: /s/ Larissa G. Nefulda

8 Stephen H. Turner

Larissa G. Nefulda

9 Attorneys for Defendants

10 GOLDSMITH & HULL, APC and  
11 WILLIAM I. GOLDSMITH

12 DATED: March \_\_, 2016

GOLDSMITH & HULL, A.P.C.

13  
14 By: /s/ Michael Goldsmith

15 Jack D. Hull

Michael Goldsmith

16 Attorneys for Defendants

17 REGRESO FINANCIAL SERVICES LLC

18 DATED: March \_\_, 2016

19 CONSUMER LAW OFFICE OF  
20 ROBERT STEMPLER, APC

21 By: /s/ Robert Stempler

22 Robert Stempler

Attorneys for Plaintiff

23 POVILAS KARCAUSKAS  
24  
25  
26  
27  
28

1 DATED: March \_\_, 2016

HORWITZ, HORWITZ & ASSOCIATES

2

3

By: /s/ O. Randolph Bragg

4

O. Randolph Bragg

5

Attorneys for Plaintiff

6

POVILAS KARCAUSKAS

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

## PROOF OF SERVICE

STATE OF CALIFORNIA                   )  
COUNTY OF LOS ANGELES         )                   SS.

On March 1, 2016, I served the following document(s):

I served true and correct COPIES of the above-referenced document(s) on the following person(s) at the following address(es) (including fax numbers and e-mail addresses, if applicable):

The documents were served by the following means:

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct, and that I am employed in the office of a member of the bar of this Court at whose direction this service was made.

---

KIRK D. GILE-CREQUE

**SERVICE LIST**

*Karcauskas v. Regreso Financial Services, LLC, et al.*  
United States District Court Case No.: 15-CV-09225-FMO-RAOx

Robert Stempler, Esq.  
CONSUMER LAW OFFICE OF ROBERT STEMPLER APLC  
P.O. Box 7145  
Oxnard, CA 93031-7145  
805-246-2300  
Fax: 805-576-7800  
Email: [stemplerlaw@gmail.com](mailto:stemplerlaw@gmail.com)  
*Attorneys for Plaintiff*

O Randolph Bragg, Esq.  
HORWITZ HORWITZ & ASSOCIATES  
25 East Washington Street Suite 900  
Chicago, IL 60602  
312-372-8822  
Fax: 312-372-1673  
Email: [rand@horwitzlaw.com](mailto:rand@horwitzlaw.com)  
Pro Hac Vice  
*Attorneys for Plaintiff*

Michael Lawrence Goldsmith  
GOLDSMITH & HULL APC  
16933 Parthenia Street Suite 110  
Northridge, CA 91343  
818-990-6600  
Fax: 818-990-6140  
Email: [govdept1@goldsmithcalaw.com](mailto:govdept1@goldsmithcalaw.com)  
*Attorneys for Defendant*  
*Regreso Financial Services LLC*

Jack D Hull , II  
GOLDSMITH & HULL APC  
16933 Parthenia Street Suite 110  
Northridge, CA 91343  
818-990-6600  
Fax: 818-990-6140  
Email: [govdept1@goldsmithcalaw.com](mailto:govdept1@goldsmithcalaw.com)